Fill in this information to identify the case:

Debtor 1 Dennis R. Morales

Debtor 2 (Spouse, if filing) Ericka L Morales

United States Bankruptcy Court for the : Eastern **District of** Pennsylvania (State)

Case number 19-14648-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NEW RESIDENTIAL MORTGAGE LOAN TRUST 2017-1

Court claim no. (if known): 7

Last four digits of any number you use to identify the debtors' account: XXXXXX4871

Date of payment change: Must be at least 21 days after date of this notice 9/1/2025

New total payment: Principal, interest, and escrow, if any $562.93

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtors' escrow account payment?**

☒ No
☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______________________

Current escrow payment: $ _______ **New escrow payment :** $ _______

Part 2: Mortgage Payment Adjustment

2. **Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate account?**

☐ No
☒ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ______________________

Current interest rate: 9.50000% **New interest rate:** 9.37500%

Current principal and interest payment: $ 405.84 **New principal and interest payment:** $ 404.16

Part 3: Other Payment Change

3. **Will there be a change in the debtors' mortgage payment for a reason not listed above?**

☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change: ______________________

Current mortgage payment: $ _________ **New mortgage payment:** $ _________

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X */s/Reka Beane* Date 07/14/2025
Signature

Print: Reka (First Name) Middle Name Beane (Last Name) Title Authorized Agent for Creditor

Company McCalla Raymer Leibert Pierce, LLP

Address 1544 Old Alabama Road (Number Street)
Roswell (City) GA (State) 30076 (ZIP Code)

Contact phone 954-332-9370 Email Reka.Beane@mccalla.com

In Re:		Bankruptcy Case No.:	19-14648-amc
	Dennis R. Morales	Chapter:	13
	Ericka L Morales	Judge:	Ashely M. Chan

CERTIFICATE OF SERVICE

I, Reka Beane, of McCalla Raymer Leibert Pierce, LLP, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Dennis R. Morales
3820 Palmetto Street
Philadelphia, PA 19124

Ericka L Morales
3820 Palmetto Street
Philadelphia, PA 19124

MICHAEL A. CIBIK *(Served via ECF at help@cibiklaw.com)*
Cibik Law, P.C.
1500 Walnut Street, Suite 900
Philadelphia, PA 19102

SCOTT F. WATERMAN, Trustee *(Served via ECF at ECFMail@ReadingCh13.com)*
Chapter 13 Trustee
2901 St. Lawrence Ave., Suite 100
Reading, PA 19606

United States Trustee *(Served via ECF Notification)*
Office of the U.S. Trustee
Robert N.C. Nix Federal Building, Suite 320
Philadelphia, PA 19107

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 07/25/2025 By: */s/Reka Beane*
(date)
Reka Beane
Authorized Agent for Creditor

mr. cooper®
CHANGING THE FACE OF HOME LOANS

RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

07/01/2025
[redacted]

OUR INFO
ONLINE
www.mrcooper.com

YOUR INFO
LOAN NUMBER
[redacted]

PROPERTY ADDRESS
3820 PALMETTO ST
PHILADELPHIA, PA 19124

DENNIS MORALES
3820 PALMETTO ST
PHILADELPHI, PA 19124-5416

Dear Dennis Morales:

Changes to Your Mortgage Interest Rate on 8/1/25 and Payment on 9/1/25.

Under the terms of your Adjustable Rate Mortgage (ARM), you had a 6 month period which your interest rate stayed the same. That rate ends on 8/1/25, so on that date your interest rate changes. After that, your interest rate and payment change every 6 months for the life of your loan. **Your interest rate is scheduled to change again on 2/1/26, which will be reflected on the account information on your monthly billing statement.**

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	9.500%	9.375%
Principal	$198.02	$200.62
Interest	$207.82	$203.54
Escrow	$158.77	$158.77
TOTAL MONTHLY PAYMENT	$564.61	$562.93 due 9/1/25

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the FTSE USD IBOR CONSUMER CASH FALLBACK-SIX MONTH and your margin is 4.700%. The FTSE USD IBOR CONSUMER CASH FALLBACK- SIX MONTH is published THE SIX MONTH FTSE CONSUMER CASH FALLBACK AS PUBLISHED DAILY BY FTSE.

Rate Limits: Your rate cannot go higher than 14.050%, or lower than 8.050%, over the life of the loan. Your rate on the first change cannot be increased by more than 3.000% or decreased by more than 0.000%. On all subsequent changes, your rate will not increase by more than 1.000% or decrease by more than 1.000%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the FTSE USD IBOR CONSUMER CASH FALLBACK- SIX MONTH index, your margin of 4.700%, your loan balance of $26,053.09, and your remaining loan term of 090 months.

Prepayment Penalty: We will not assess a prepayment penalty at any time, in the event you would like to pay part or all of your mortgage balance.

Please be advised, if your monthly payments are auto drafted from your bank account, changes to your monthly payment, per the terms of your Adjustable Rate Note, will be reflected in the amount deducted from your account.

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

EQUAL HOUSING OPPORTUNITY

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

mr. cooper
CHANGING THE FACE OF HOME LOANS

If you have any questions, please sign in to www.mrcooper.com. Our automated chat is available 24/7 or you can chat with a live agent during office hours. You can also reach us by mail at 8950 Cypress Waters Blvd., Coppell, TX 75019 or by phone at 888-480-2432. Our office hours are Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT).

Sincerely,

Mr. Cooper